

Department of Real Estate SAFE ACT - Frequently Asked Questions

Questions Regarding the Education Requirements

Q. Is there a pre-license education requirement which must be satisfied in order to be issued a MLO License Endorsement on my real estate license?

A. Yes, there is a 20-hour pre-license education requirement, which must include a minimum of 3 hours of Federal Law and Regulations; 3 hours of Ethics, and 2 hours of Lending Standards for Nontraditional Mortgages.

Q. Do I have to take my pre-license education all at once?

A. No, you may take multiple courses over a period of time to reach the 20-hour pre-license education requirement.

Q. I completed the 20-hour pre-license requirement through an approved NMLS provider to get a MLO license in another state. Do I need to complete it again to be issued a MLO License Endorsement in California?

A. No, the 20-hour pre-license requirement needs only to be completed once and can be completed from any approved course provider in any area of the United States.

Q. How can I find and register for the NMLS approved education courses in the event that I am not able to obtain certification for the education I completed for my real estate license?

A. The courses must be completed through NMLS-approved providers. A list of NMLS approved course providers is posted under Profession Requirements on the [NMLS Resource Center](#).

Q. Must I take the 20 hours of pre-license education prior taking the National or State components of the SAFE examination?

A. No. While it is recommended that individuals consider taking the 20 hours of pre-license education prior to taking either the National or State components of the SAFE examination to help prepare themselves for the examination, an individual may choose to register and take an examination prior to completing any education.

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Q. Can previous continuing education I completed for the renewal of my real estate license also be used to satisfy the 20-hour pre-license education requirement to obtain a MLO License Endorsement?

A. No. Only education which has been previously approved through the NMLS for the 20-hour pre-license requirement can be used.

Q. Previously I was granted an exemption from continuing education for my real estate license based on my age and number of years being licensed. Does the exemption also apply to this requirement?

A. No. That exemption only applies to your four-year real estate license renewal requirement.

Q. Will the 20-hour pre-license education requirement to obtain a MLO License Endorsement also be applicable to completion of the 45-hour continuing education requirement for a future renewal of a real estate license?

A. No. The 45-hour continuing education requirement for the renewal of your real estate license may only be satisfied through course providers who previously had their offerings approved through DRE for the purpose of providing continuing education.